

DOCKET NO.: USAA-0088/US-0016.01  
Application No.: 10/725,168  
Office Action Dated: July 28, 2008

PATENT  
REPLY FILED UNDER EXPEDITED  
PROCEDURE PURSUANT TO  
37 CFR § 1.116

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:  
**David Bentley Craig et al.**

Confirmation No.: **8161**

Application No.: **10/725,168**

Group Art Unit: **3693**

Filing Date: **December 1, 2003**

Examiner: **Eric Tak Wai Wong**

For: **System and Method of Processing Account Information Over a Computer Network**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

REPLY PURSUANT TO 37 CFR § 1.116

In response to the Official Action dated **July 28, 2008**, reconsideration is respectfully requested in view of the amendments and/or remarks as indicated below:

- ☐ **Amendments to the Specification** begin on page            of this paper.
- ☒ **Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.
- ☐ **Amendments to the Drawings** begin on page            of this paper and include an attached replacement sheet.
- ☒ **Remarks** begin on page 8 of this paper.